

In re:
William R. Yellets
Linda J. Yellets
Debtors

Case No. 19-15213-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 11, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William R. Yellets, Linda J. Yellets, 158 E. Main Street, Macungie, PA 18062-1311
14441858	+ Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 11 2024 23:44:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 11 2024 23:44:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14408216	+ Email/Text: amscbankruptcy@adt.com	Oct 11 2024 23:45:00	ADT Security Svcs, Inc., 3190 South Vaughn Way, Aurora, CO 80014-3541
14405465	+ EDI: ATTWIREBK.COM	Oct 12 2024 03:39:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14401450	+ Email/Text: kwalters@autotrakk.com	Oct 11 2024 23:45:00	Auto Trakk LLC, 1500 Sycamore Road, Suite 200, Montoursville, PA 17754-9416
14383299	+ EDI: AIS.COM	Oct 12 2024 03:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14376868	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 11 2024 23:44:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14407225	+ EDI: AIS.COM	Oct 12 2024 03:39:00	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14381035	Email/PDF: resurgentbknofications@resurgent.com	Oct 11 2024 23:46:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14492096	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2024 23:44:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14391805	+ Email/Text: csc.bankruptcy@amwater.com	Oct 11 2024 23:45:00	PA American Water, PO Box 578, Alton, IL 62002-0578
14463012	Email/Text: blegal@phfa.org	Oct 11 2024 23:44:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14376570	^ MEBN	Oct 11 2024 23:39:42	PPL Electric Utilities, 2 North 9th Street, Allentown, PA 18101-1139
14379432	EDI: Q3G.COM		

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		Oct 12 2024 03:39:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
14408740	Email/Text: bkdepartment@rtresolutions.com	Oct 11 2024 23:44:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
14381843	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 11 2024 23:44:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
14391969	Email/Text: bkrcy@ugi.com	Oct 11 2024 23:45:00	UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Joint Debtor Linda J. Yellets CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor William R. Yellets CourtNotices@rqplaw.com
KATIE HOUSMAN	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program khousman@pkh.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
MICHELLE L. MCGOWAN	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING mimcgowan@raslg.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>William R. Yellets</u>	Social Security number or ITIN	xxx-xx-5780
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Linda J. Yellets</u>	Social Security number or ITIN	xxx-xx-1581
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-15213-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William R. Yellets

Linda J. Yellets
fka Linda J. Artis, fka Linda Heemstra, fka Linda
Vandegraaf

10/10/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.